

# UNITED STATES BANKRUPTCY COURT

District of Utah

In re Kerry and Michael Blatzer,  
Debtor

Case No. 11-22984 JTM

Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Provident Funding Associates, L.P.

Court claim no. (if known): \_\_\_\_\_

Last four digits of any number  
you use to identify the debtor's  
account:

0 1 0 8

Date of payment change:

02/01/2014

Must be at least 21 days after date of  
this notice

mm/dd/yyyy

New total payment:

\$ 2,322.83

Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 292.07

New escrow payment: \$ 284.53

### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

- ☐ I am the creditor. ☒ I am the creditor's authorized agent.  
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**X** /s/ Benjamin J. Mann Date 12/12/2013  
Signature mm/dd/yyyy

**Print:** Benjamin J. Mann Title Attorney at Law  
First Name Middle Name Last Name

Company Halliday, Watkins & Mann, P.C.

Address 376 East 400 South, Suite 300  
Number Street  
Salt Lake City Utah 84111  
City State ZIP Code

Contact phone (801) 355-2886 Email ben@hwmlawfirm.com

**MAILING CERTIFICATE**

The undersigned hereby certifies that a true and correct copy of the foregoing Notice of Mortgage Payment Change was mailed by first class mail, postage prepaid, or via ECF, this 12<sup>th</sup> day of December, 2013, to each of the following:

Kerry and Michael Blatzer  
9582 South Equestrian Park Circle  
Sandy, Utah 84092  
Debtors

United States Trustee  
Via ECF

Jeffrey C. Shorter  
Via ECF  
Debtors' Attorney

Kevin R. Anderson  
Via ECF  
Chapter 13 Trustee

/s/ Benjamin J. Mann  
Benjamin J. Mann

**Provident Funding**

The Mortgage Price Leader

Send Payments to our Payment Processing Vendor:

P.O. Box 513738  
 Los Angeles, CA 90051-3738  
 For Inquiries: (800) 696-8199

Analysis Date: 12/5/2013

Loan ID: [REDACTED]

**IMPORTANT HOME LOAN INFORMATION ENCLOSED**

KERRY L. KUEHN  
 9582 SO. EQUESTRIAN PARK  
 CIRCLE  
 SANDY, UT 84092

Property Address:  
**9582 SO. EQUESTRIAN PARK**  
**CIRCLE**  
**SANDY, UT 84092**

**Annual Escrow Account Disclosure Statement Account History****Current Payment**

Principal & Interest Payment \$2,038.30  
 Escrow Payment \$292.07  
 Other Funds Payment \$0.00  
 Assistance payment (-) \$0.00  
 Total payment \$2,330.37

**New Payment - Effective 2/1/2014**

Principal & Interest Payment \$2,038.30  
 Assistance payment (-) \$0.00  
 Unadjusted Escrow Payment \$284.53  
 Shortage amount \$0.00  
 Surplus amount \$0.00  
**Total new payment \$2,322.83**

This Statement gives you a summary of the actual activity in your escrow account and a detailed projection of the anticipated activity in your escrow account for the coming year.

**Actual Activity Summary from 2/1/2013 - 12/5/2013**

Date	Anticipated Payments to Escrow	Actual Payments to Escrow	Anticipated Payments from Escrow	Actual Payments from Escrow	Description	Required Escrow Balance	Actual Escrow Balance
					Starting Balance		\$969.41
Feb 2013	\$292.07	\$292.07	\$0.00	\$0.00		\$1,261.48	\$1,261.48
Mar 2013	\$292.07	\$292.07	\$0.00	\$0.00		\$1,553.55	\$1,553.55
Apr 2013	\$292.07	\$292.07	\$0.00	\$0.00		\$1,845.62	\$1,845.62
May 2013	\$292.07	\$292.07	\$0.00	\$0.00		\$2,137.69	\$2,137.69
May 2013	\$0.00	\$0.00	\$848.00	\$0.00	Hazard insurance*	\$1,289.69	\$2,137.69
Jun 2013	\$292.07	\$292.07	\$0.00	\$0.00		\$1,581.76	\$2,429.76
Jul 2013	\$292.07	\$292.07	\$0.00	\$0.00		\$1,873.83	\$2,721.83
Aug 2013	\$292.07	\$292.07	\$0.00	\$0.00		\$2,165.90	\$3,013.90
Sep 2013	\$292.07	\$292.07	\$0.00	\$0.00		\$2,457.97	\$3,305.97
Oct 2013	\$292.07	\$292.07	\$0.00	\$0.00		\$2,750.04	\$3,598.04
Nov 2013	\$292.07	\$292.07	\$0.00	\$2,760.31	County taxes*	\$3,042.11	\$1,129.80
Nov 2013	\$0.00	\$0.00	\$2,656.82	\$0.00	County taxes*	\$385.29	\$1,129.80
Dec 2013	\$292.07	\$0.00	\$0.00	\$490.94	Surplus Disb.*	\$677.36	\$638.86
					Anticipated		
Dec 2013	\$0.00	\$292.07	\$0.00	\$0.00			\$930.93
Jan 2014	\$0.00	\$292.07	\$0.00	\$0.00			\$1,223.00
Jan 2014	\$0.00	\$0.00	\$0.00	\$654.00			\$569.00
Total							

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you would like further clarification please call our toll-free number (800) 696-8199. Actual Payment to Escrow (if your mortgage payment was applied prior to the payment due date, it will appear within the month it was posted). The escrow deposit will not necessarily be reflected in the month it was due.

**Ending Escrow Balance Calculation**

Due Date 12/1/2013  
 Escrow Balance \$1,129.80  
 Anticipated Payments to Escrow \$584.14  
Anticipated Payments from Escrow (\$654.00)  
**\*\* Anticipated Escrow Balance \$1,059.94**

\*\*(This will be used as the starting balance for your 12-month projection on the next page)

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 In your last analysis we anticipated that your first year's adjusted escrow payment would be made during this period equaling \$3,504.82. Under Federal law, your lowest monthly balance should not have exceeded \$584.14, two months of your unadjusted escrow payment or 1/6 of the anticipated payments from the account.

Analysis Date: 12/5/2013

Loan ID: [REDACTED]

**Please read, as your monthly mortgage payment may be changing**

**Annual Escrow Account Disclosure Statement**  
 12-month projection (possible payment change information below)

Anticipated Payments			Escrow Balance		
Date	To escrow	From escrow	Description	Anticipated	Required
			Starting Balance	\$1,059.94	\$569.00
February 2014	\$284.53	\$0.00		\$1,344.47	\$853.53
March 2014	\$284.53	\$0.00		\$1,629.00	\$1,138.06
April 2014	\$284.53	\$0.00		\$1,913.53	\$1,422.59
May 2014	\$284.53	\$0.00		\$2,198.06	\$1,707.12
June 2014	\$284.53	\$0.00		\$2,482.59	\$1,991.65
July 2014	\$284.53	\$0.00		\$2,767.12	\$2,276.18
August 2014	\$284.53	\$0.00		\$3,051.65	\$2,560.71
September 2014	\$284.53	\$0.00		\$3,336.18	\$2,845.24
October 2014	\$284.53	\$0.00		\$3,620.71	\$3,129.77
November 2014	\$284.53	\$0.00		\$3,905.24	\$3,414.30
November 2014	\$0.00	\$2,760.31	County taxes	\$1,144.93	\$653.99
December 2014	\$284.53	\$0.00		\$1,429.46	\$938.52
January 2015	\$284.53	\$0.00		\$1,713.99	\$1,223.05
January 2015	\$0.00	\$654.00	Hazard Insurance	\$1,059.99	\$569.05
Total	\$3,414.36	\$3,414.31			

Your ending balance from the last month of the account history (escrow balance anticipated) is \$1,059.94. Your starting balance (escrow balance required) according to this analysis should be \$569.00. This means you have a surplus of \$490.94.

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. A surplus will be mailed out under separate cover.

Your escrow balance contains a cushion of \$569.05. A cushion is an additional amount of funds held in your escrow account to prevent the balance from becoming overdrawn, or negative, in case of a Property tax or Hazard Insurance increase. Under Federal law, your lowest escrow balance during the projected year should not fall below \$569.05 or 2 months of escrow payments.

Escrow Payment Calculation			
Unadjusted Escrow Payment (1/12 of your total annual expenses)	\$284.53	Principal & Interest Payment	\$2,038.30
Surplus amount	\$0.00	Escrow Payment	\$284.53
Shortage Amount (1/12 of the shortage listed above. Removed once shortage is paid in full)	\$0.00	Other funds payment	\$0.00
Rounding adjustment amount		Assistance payment (-)	\$0.00
Total escrow payment	\$284.53	Total payment	\$2,322.83